

07/19/2021

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☒ Lien Avoidance  
**FILED**  
JEANNE A. NAUGHTON, CLERK**RECEIVED**Last revised: August 1, 2020  
JAN - 4 2022**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY****U.S. BANKRUPTCY COURT  
TRENTON, NJ**

In Re:

*Albert Bruce Campbell*USDC FORM NO. 1  
Case No.: *21-18607-CMG* DEPUTYJudge: *Christine Gravelle*

Debtor(s)

**Chapter 13 Plan and Motions**☒ Original☐ Modified/Notice Required☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE**YOUR RIGHTS MAY BE AFFECTED**

Date:

**RECEIVED**  
JAN 11 2022  
USDC FORM NO. 1  
P 3:40

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: \_\_\_\_\_

Initial Debtor: *A*

Initial Co-Debtor: \_\_\_\_\_

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1100 per Month to the Chapter 13 Trustee, starting on 12/2/21 for approximately 36 months. to escrow

b. The debtor shall make plan payments to the Trustee from the following sources:

☐ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Current and future increasing income from farming operations

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☒ Refinance of real property:

Description:

Proposed date for completion: 12/30/22

☒ Loan modification with respect to mortgage encumbering property: No interest until modification successful

Description:

Proposed date for completion: 12/30/22

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

Retained Adam Thore PO Box 225  
Fair Lawn NJ 07410

To Negotiate with Creditor  
Regarding 295 property

201-638-1077  
Fax - 201-575-4079

**Part 4: Secured Claims****a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Mr Cooper	ESCROW	38422	0	38422	0

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☐ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Mr Cooper	295 Fort Plains Rd		279000	600000	0	1.5%	

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Angel Ayala	295 Fort Plains Road		279000		370000	370000
State of New Jersey Suncoast	11		279000		0	12000
Monmouth County Sheriff's Office	11		279000		370000	370000

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) \_\_\_\_\_

3) \_\_\_\_\_

4) \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No



**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date:

11/28/21

A Campbell  
Debtor

Date:

\_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date:

\_\_\_\_\_

\_\_\_\_\_  
Attorney for Debtor(s)

United States Bankruptcy Court  
District of New Jersey

In re:  
Albert Bruce Campbell  
Debtor

Case No. 21-18607-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3  
Date Rcvd: Jan 11, 2022

User: admin  
Form ID: pdf901

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2022:**

Recip ID	Recipient Name and Address
db	+ Albert Bruce Campbell, POB 31, Howell, NJ 07731-0031
519460688	+ Angle M Ayala, c/o Debbie Supliskie, 295 Fort Plains Road, Howell, NJ 07731-1152
519460685	+ Bank of America, POB 31785, Tampa, FL 33631-3785
519482448	+ Capital One Bank, 1735 Morris Avenue, Union, NJ 07083-3551
519482451	+ Centra State Hospital, 901 West Main Street, Freehold, NJ 07728-2549
519482445	+ Charles Campbell, 550 New Brunswick Avenue, Fords, NJ 08863-2182
519482456	+ Debbie, c/o Angle M. Ayalla, 21 East 6th Street, Howell, NJ 07731-8569
519482449	Home Depot, Route 9, Howell, NJ 07731
519482452	Jersey Central Power & Light, PO Box 16001, Reading, PA 19612-6001
519460691	+ Margaret Campbell, 13 Penny Lane, Jackson, NJ 08527-3971
519460690	+ Monmouth County Sheriff Auction, Freehold, NJ 07728
519482455	+ Monmouth County Sheriff Office, 2500 Kozloski Road, Freehold, NJ 07728-4424
519460687	+ Mr Cooper, POB 7729, Springfield, OH 45501-7729
519460686	Nationstar Mort, 8950 Cypress Blvd, Coppell, TX 73019
519351518	Robertson Anschutz Schneid, 130 Clinton Rd Ste 202, Fairfield, NJ 07004-2927
519477183	+ WELLS FARGO BANK, NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
519482447	+ Wells Fargo Bank Trustee for Mtg Pass, Through Cert Series #2005-14, c/o RAS Citron, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519351519	+ Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 11 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 11 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519476009	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2022 20:29:15	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519460689	+ Email/Text: bkdepartment@rtresolutions.com	Jan 11 2022 20:30:00	Real Time Resolutions, POB 35888, Dallas, TX 75235-0888
519482450	+ Email/Text: rwjebn@rwjbh.org	Jan 11 2022 20:30:00	Robert T Wood Johnson, University Hospital, 1 Robert Wood Johnson Place, New Brunswick, NJ 08901-1928
519474095	+ Email/PDF: ebn_ais@aisinfo.com	Jan 11 2022 20:29:15	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519482446	+ Email/Text: bknotice@ercbpo.com	Jan 11 2022 20:30:00	Verizon Care of ERC, PO Box 57610,

Jacksonville, FL 32241-7610

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519482454	##+	Anthony Ruffino, c/o Albert Campbell, 295 Fort Plains Road, Howell, NJ 07731-1152
519482453	##+	Debbie Supliskie, c/o Albert Campbell, 295 Fort Plains Road, Howell, NJ 07731-1152

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Benjamin Jamie Ginter	on behalf of Debtor Albert Bruce Campbell gintr316@aol.com
Shauna M Deluca	on behalf of Creditor WELLSFARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTUREDADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGHCERTIFICATES SERIES 2005-14 sdeluca@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4